

UNITED STATES BANKRUPTCY COURT  
District of New Jersey

IN RE: Sharon Y Snyder  
David Snyder, Jr.

Debtor(s)

Case No.:

Judge:

Chapter:

13

CHAPTER 13 PLAN AND MOTIONS

☐ Original

☐ Motions Included

☒ Modified/Notice Required

☐ Modified/No Notice Required

☒ Discharge Sought

☐ No Discharge Sought

Date: \_ \_ \_ \_ \_

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS WILL BE AFFECTED.**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. **This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice.**

**YOU SHOULD FILE A PROOF OF CLAIM BY THE DEADLINE STATED  
IN THE NOTICE TO RECEIVE DISTRIBUTIONS UNDER ANY PLAN  
THAT MAY BE CONFIRMED, EVEN IF THE PLAN REFERS TO YOUR CLAIM**

**Part 1: Payment and Length of Plan**

a. The Debtor shall pay 381.00 Monthly to the Chapter 13 Trustee, starting on 10/1/2017 for approximately 55 months for a total of 60 months.

b. The Debtor shall make plan payments to the Trustee from the following sources:

☒ Future Earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion:

Refinance of real property

Description:

Proposed date for completion:

Loan modification with respect to mortgage encumbering property

Description:

Proposed date for completion:

d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. Other information that may be important relating to the payment and length of plan:

## Part 2: Adequate Protection

a. Adequate protection payments will be made in the amount of \$ \_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_ to be paid directly by the debtor(s) outside of the Plan, pre-confirmation to \_ (creditor).

## Part 3: Priority Claims (Including Administrative Expenses)

All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Thomas Dowey Esq	Attorney Fees	\$2,000.00

## Part 4: Secured Claims

### a. Curing Default and Maintaining Payments

The Debtor shall pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the Debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Ditech	807 Somerstown Lane Galloway NJ	20,138.00	0	20,138.00	2,151.38
Ally	2011 Kia Sedona	287.41		287.41	287.41

### b. Modification

1.) The Debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in

Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
None							

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**c. Surrender**

Upon confirmation, the stay is terminated as to surrendered collateral. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Mariner	2000 Honda Civic	2000.00	18000.00

**d. Secured Claims Unaffected by the Plan**

The following secured claims are unaffected by the Plan:

Creditor  
-NONE-

**e. Secured Claims to be paid in full through the Plan**

Creditor	Collateral	Total Amount to be Paid through the Plan
-NONE-		

**Part 5: Unsecured Claims**

**a. Not separately classified** Allowed non-priority unsecured claims shall be paid:

Not less than \$\_\_\_ to be distributed *pro rata*

Not less than \_\_\_ percent

x  *Pro Rata* distribution from any remaining funds

**b. Separately Classified Unsecured Claims shall be treated as follows:**

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
-NONE-			

**Part 6: Executory Contracts and Unexpired Leases**

All executory contracts and unexpired leases are rejected, except the following, which are assumed:

Creditor	Nature of Contract or Lease	Treatment by Debtor
-NONE-		

## Part 7: Motions

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service must be filed with the Clerk of Court when the plan and transmittal notice are served.**

### a. Motion to Avoid Liens under 11 U.S.C. Section 522(f).

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
<b>-NONE-</b>							

### b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount of Lien to be Reclassified
<b>-NONE-</b>		

### c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

## Part 8: Other Plan Provisions

### a. Vesting of Property of the Estate

- ☒ Upon Confirmation
- ☐ Upon Discharge

### b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

### c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Trustee Commissions
- 2) Other Administrative Claims

- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

**d. Post-petition claims**

The Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9 : Modification**

If this plan modifies a plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_

Explain below **why** the Plan is being modified.

Explain below **how** the Plan is being modified

Correct arrears amount for mortgage and add arrears for 2011 Kia and surrender Honda

Are Schedules I and J being filed simultaneously with this modified Plan? ☐ Yes ☒ No

**Part 10: Sign Here**

The debtor(s) and the attorney for the debtor (if any) must sign this Plan.

Date September 9, 2017

/s/ Thomas E. Dowey Esq.  
Thomas E. Dowey Esq.  
Attorney for the Debtor

I certify under penalty of perjury that the foregoing is true and correct.

Date: September 9, 2017

/s/ Sharon Y Snyder  
Sharon Y Snyder  
Debtor

Date: September 9, 2017

/s/ David Snyder, Jr.  
David Snyder, Jr.  
Joint Debtor

**Certificate of Notice Page 6 of 7**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Sharon Y Snyder  
 David Snyder, Jr.  
 Debtors

Case No. 17-14131-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf901

Page 1 of 2  
 Total Noticed: 53

Date Rcvd: Sep 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2017.

db/jdb  
 cr  
 516678853 +Sharon Y Snyder, David Snyder, Jr., 807 Somers Town Lane, Galloway, NJ 08205-6004  
 516678854 +Mariner Finance, 6825 Tilton Road, D6, Egg Harbor Township, NJ 08234-4408  
 516678855 +Atlantic Medical Imaging, P.O. Box 1564, Indianapolis, IN 46206-1564  
 516678856 +Barclay Card Services, P.O. Box 13337, Philadelphia, PA 19101-3337  
 516678857 +Bosco's, Retail Services, P.O. Box 30257, Salt Lake City, UT 84130-0257  
 516678858 +Capital One, P.O. Box 26625, Richmond, VA 23261-6625  
 516678859 +Capital One, P.O. Box 71083, Charlotte, NC 28272-1083  
 516897522 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 516678858 #+CareCentrix, P.O. Box 7780, London, KY 40742-7780  
 516678859 +Chase, P.O. Box 15123, Wilmington, DE 19850-5123  
 516678860 +Choice Privileges, P O Box 13337, Philadelphia, PA 19101-3337  
 516678861 +Client Services Incorporated, 3451 Harry S Truman Blvd., Saint Charles, MO 63301-9816  
 516922170 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 516678864 +Fulton Bank or New Jersey, Cardmember Service, P.O. Box 790408,  
 Saint Louis, MO 63179-0408  
 516678865 +Game stop, P O Box 659450, San Antonio, TX 78265-9450  
 516678866 +Jefferson Hospital, 111 South 11th St., Philadelphia, PA 19107-5084  
 516678869 +Lab Corp, P.O. Box 2240, Burlington, NC 27216-2240  
 516736947 +MARINER FINANCE, LLC, 8211 TOWN CENTER DRIVE, NOTTINGHAM, MD 21236-5904  
 516678871 +PayPal Credit, P.O. Box 105658, Atlanta, GA 30348-5658  
 516678872 +RA Pain Services, P.O. Box 4605, Lancaster, PA 17604-4605  
 516678873 +Recon Ortho Asso II PC, P.O. Box 757910, Philadelphia, PA 19175-7910  
 516713878 +STERLING JEWELERS INC D/B/A KAY JEWELERS, c/o Weltman, Weinberg & Reis Co., LPA,  
 436 Seventh Avenue, Ste 2500, Pittsburgh, PA 15219-1842  
 516887081 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,  
 Des Moines, IA 50306-0438  
 516678879 +Wells Fargo Card Services, P.O. Box 10347, Des Moines, IA 50306-0347

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 13 2017 22:57:25 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 13 2017 22:57:21 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516678852 +E-mail/Text: ally@ebn.phinsolutions.com Sep 13 2017 22:56:34 Ally, P.O. Box 380902,  
 Minneapolis, MN 55438-0902  
 516705121 E-mail/Text: ally@ebn.phinsolutions.com Sep 13 2017 22:56:34 Ally Financial,  
 PO Box 130424, Roseville MN 55113-0004  
 516874408 +E-mail/Text: bncmail@w-legal.com Sep 13 2017 22:57:31 Comenity Capital Bank/Paypal Credit,  
 c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132  
 516678862 +E-mail/Text: bankruptcy.bnc@ditech.com Sep 13 2017 22:57:04 Ditech, P.O. Box 6172,  
 Rapid City, SD 57709-6172  
 516879534 E-mail/Text: bankruptcy.bnc@ditech.com Sep 13 2017 22:57:04  
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
 Rapid City, South Dakota 57709-6154  
 516678863 +E-mail/Text: bnc-bluestem@quantum3group.com Sep 13 2017 22:58:06 Fingerhut,  
 6250 Ridgewood Road, Saint Cloud, MN 56303-0820  
 516678867 +E-mail/Text: ebnsterling@weltman.com Sep 13 2017 22:57:09 Kay Jewelers, P O Box 740425,  
 Cincinnati, OH 45274-0425  
 516678868 +E-mail/Text: bnckohlsnotices@becket-lee.com Sep 13 2017 22:56:41 Kohl's, P.O. Box 2983,  
 Milwaukee, WI 53201-2983  
 517032260 +E-mail/PDF: resurgentbknofications@resurgent.com Sep 13 2017 23:01:40 LVNV Funding LLC,  
 c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587,  
 LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587  
 517032259 E-mail/PDF: resurgentbknofications@resurgent.com Sep 13 2017 23:02:00 LVNV Funding LLC,  
 c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 516915163 E-mail/PDF: resurgentbknofications@resurgent.com Sep 13 2017 22:55:28  
 LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation &  
 LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 516915165 E-mail/PDF: resurgentbknofications@resurgent.com Sep 13 2017 23:01:41  
 LVNV Funding, LLC its successors and assigns as, assignee of Murray Hill Grantor Trust,  
 2016-LC1, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 516678870 +E-mail/Text: bk@lendingclub.com Sep 13 2017 22:57:54 Lending Club, 71 Stevenson Street,  
 Suite 300, San Francisco, CA 94105-2985  
 516838834 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 13 2017 22:57:20 MIDLAND FUNDING LLC,  
 PO BOX 2011, WARREN, MI 48090-2011  
 516922099 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 13 2017 23:01:44  
 Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541  
 516922142 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 13 2017 23:13:20  
 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,  
 Norfolk VA 23541

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 53

Date Rcvd: Sep 13, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516922091 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 13 2017 23:01:44  
Portfolio Recovery Associates, LLC, c/o Choice Privileges, POB 41067, Norfolk VA 23541

516922112 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 13 2017 23:02:20  
Portfolio Recovery Associates, LLC, c/o Rcs Direct Marketing/Orchard Bank, POB 41067,  
Norfolk VA 23541

516923139 +E-mail/Text: bncmail@w-legal.com Sep 13 2017 22:57:31 Prosper Marketplace Inc.,  
C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

516765464 E-mail/Text: bnc-quantum@quantum3group.com Sep 13 2017 22:57:11  
Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,  
Kirkland, WA 98083-0788

516747829 E-mail/Text: bnc-quantum@quantum3group.com Sep 13 2017 22:57:11  
Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,  
Kirkland, WA 98083-0788

516678874 +E-mail/Text: Supportservices@receivablesperformance.com Sep 13 2017 22:58:13 RPM,  
20816 44TH Avenue, Lynnwood, WA 98036-7799

516678875 +E-mail/PDF: gecsedirecoverycorp.com Sep 13 2017 22:55:18 Sams club, P.O. Box 530942,  
Atlanta, GA 30353-0942

516678876 +E-mail/PDF: gecsedirecoverycorp.com Sep 13 2017 22:54:47 Synchrony Bank, P.O. Box 530916,  
Atlanta, GA 30353-0916

516678877 +E-mail/PDF: gecsedirecoverycorp.com Sep 13 2017 22:55:18 Synchrony Bank / Amazon,  
P.O. Box 965060, Orlando, FL 32896-5060

516868468 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Sep 13 2017 23:01:43 Verizon,  
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

516678878 +E-mail/PDF: gecsedirecoverycorp.com Sep 13 2017 22:55:02 Walmart / Synchrony Bank,  
ATTN: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 29

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* Ally Financial, PO Box 130424, Roseville, MN 55113-0004

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 15, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com

Emmanuel J. Argentieri on behalf of Creditor STERLING JEWELERS INC. D/B/A KAY JEWELERS  
bk@rgalegal.com

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com

John R. Morton, Jr. on behalf of Creditor Mariner Finance ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com/mhazlett@mortoncraig.com

John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com/mhazlett@mortoncraig.com

Thomas E. Dowe on behalf of Debtor Sharon Y Snyder tdesquire@hotmail.com

Thomas E. Dowe on behalf of Joint Debtor David Snyder, Jr. tdesquire@hotmail.com

U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

William E. Craig on behalf of Creditor Ally Financial mortoncraigecf@gmail.com,  
mortoncraigecf@gmail.com

TOTAL: 10